most music, the better. Fragrances also have an effect on us and can change our mood. By wearing a pleasant perfume or cologne when studying or taking a test, we can improve our chances of getting a better grade.

Lastly, a smile can work wonders on your learning attitude. Try smiling in the mirror every morning, and get into the habit of smiling before every study period and before every test. Pull out your favorite joke or cartoon book and get into a happy frame of mind. It's difficult to be depressed when you're smiling. And tests show that good feelings stimulate thought processes and cue the release of positive material in the memory. Smile.

- Find out when you study best.
- Surround yourself with the right study environment.
- Get into a positive frame of mind.

16. Be Prepared to Bail Out

A shrewd investor learns to get out of poor investments quickly instead of riding them out.

Right now, college is your investment in life – an experience that generally comes along only once in a lifetime. You can't afford to hang on to bad courses or bad instructors that are turning your investment sour. So if you can, don't be afraid to drop a course (and an instructor) if you find it's not working. You can usually tell after the first week or two.

You can always start over or substitute another course for one that's not suitable, without worrying about what others say or think.

Note that each college has its own rules as to when and how many courses can be dropped. Learn these rules and follow them.

- Don't be afraid to drop a course that isn't working.

17. Build Your Own Personal Library

There's nothing like a good self-improvement library to lean on when things seem to be going the wrong way. Browse through the psychology section, the self-improvement section, and the study guides section of your library or bookstore.

The following are only a few ideas from my personal library:

Your Maximum Mind, Herbert Benson, M.D.,
Times Books/Random House, N.Y.